



CITY OF FORT LAUDERDALE

Housing & Community Development Division

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2009 FEDERAL INCOME LIMITS

Area Median Income \$65,400	80% of Area Median Income
1 Person	\$42,850
2 Person	\$48,950
3 Person	\$55,100
4 Person	\$61,200
5 Person	\$66,100
6 Person	\$71,000
7 Person	\$75,900
8 Person	\$80,800



COMMUNITY DEVELOPMENT **BLOCK GRANT (CDBG)**

- Approx. \$2M in Annual Funding
 - Determined By Census
- Types of Eligible Projects
 - Housing
 - Public Facilities
 - Public Services
 - Economic Development
- Funding Cycle
 - Begins In January
 - Ends In August with Submittal of Annual Action Plan



ELDERLY TAX AND/OR INSURANCE ASSISTANCE PROGRAM

- **Grant of up to \$5K**
- **Must Be 62 Years of Age or Older**
- **One-Time Only Grant**
- **Very Limited Funding Available**



WATERWORKS UTILITY **CONNECTION PROGRAM**

- **Assistance With Utility Connection and Hook-Up Fees**
- **Limited to Very Low Income Households**
- **3 Year, 0% Interest, Deferred Payment Loan**



STATE HOUSING INITIATIVES **PROGRAM (SHIP)**

- **Housing Programs**
- **Provides For Safe, Sanitary and Decent Housing**



HOUSING REHABILITATION/REPLACEMENT PROGRAM

- Maximum Assistance
 - \$145K – Rehabilitation
 - \$198K – Replacement
- 15 Year, 0% Interest, Deferred Payment Loan
- Must Be Owner Occupied
- Have Existing Code Violations
 - Not A Remodeling Program
- Structural, Electrical, Plumbing, Etc.

(WAITING LIST)



FORECLOSURE PREVENTION **PROGRAM**

- **Maximum \$10K In Assistance**
 - 5 Year, 0% Interest, Deferred Payment Loan
- **Pays For Mortgage, Insurance, Property Taxes, Late Fees, Etc.**
- **Must Complete Free Foreclosure Counseling Prior to Applying**
- **1-888-995-HOPE**



FIRST TIME HOMEBUYER PROGRAM

- **Up to \$75K In Assistance**
 - **Down Payment & Closing Costs**
- **Must Not Have Owned a Home in Last 3 Years**
- **Must Complete Free Housing Counseling Prior to Applying**



FIRST TIME HOMEBUYER TAX CREDIT PROGRAM (FHOP)

- **Up to \$8K or 10% of Purchase Price (whichever is less)**
- **Can Be Used For Down Payment and/or Closing Costs**
- **15-Year, 0% Interest, Deferred Payment Loan**
- **APPLICATIONS AVAILABLE SEPTEMBER 16th**



HOUSING OPPORTUNITIES **FOR PERSONS WITH AIDS** **(HOPWA)**

- **Countywide Program**
- **Low-Income Households and/or Individuals**
- **Must Have HIV or AIDS**
- **Programs**
 - Housing
 - Rental/Mortgage Assistance
 - Permanent Housing



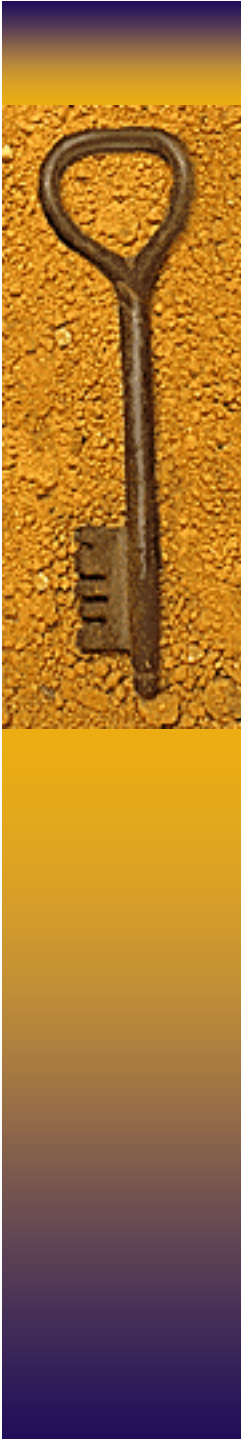
EMERGENCY SHELTER **GRANT (ESG)**

- **Fort Lauderdale Residents Only**
- **Low-Income Households and/or Individuals**
- **Emergency Rent, Mortgage and Utility Assistance**
- **Broward County Family Success Center
(954) 497-1340**



HOMELESS PREVENTION & RAPID RE-HOUSING (HPRP)

- **Homelessness Prevention**
 - Short and Medium Term Rent and Utility Assistance
- **Rapid Re-Housing**
 - Assistance For Permanent Housing
 - Move-In Costs
 - Rental Deposits
 - Utility Deposits
- **Limited To Very-Low Income Households and/or Individuals**
- **PROGRAM AVAILABLE OCTOBER 1, 2009**



QUESTIONS & ANSWERS

